

Information to identify the case:

Debtor 1	<u>Victoria A. Mowery</u>	Social Security number or ITIN	xxx-xx-6907
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-16194-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victoria A. Mowery

5/16/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Victoria A. Mowery
Debtor

Case No. 17-16194-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 16, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

Recip ID	Recipient Name and Address
db	+ Victoria A. Mowery, 281 Jacobstown New Egypt Rd, Wrightstown, NJ 08562-2238
516731967	+ US Bank National Association, Attn: Udren Law Offices, PC, 111 Woodcrest Rd, Ste 200, Cherry Hill, NJ 08003-3620
518822368	+ Veripro Solutions Inc, Veripro Solutions Inc, PO Box 3572, Coppell, TX 75019-5538
518822369	+ Veripro Solutions Inc, Veripro Solutions Inc, PO Box 3572, Coppell, TX 75019, Veripro Solutions Inc Veripro Solutions Inc 75019-5538

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 16 2022 20:38:00	U.S. BANK NATIONAL ASSOCIATION, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton., FL 33487, UNITED STATES 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	May 16 2022 20:38:00	US Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
516731963	EDI: JPMORGANCHASE	May 17 2022 00:28:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516731964	+ EDI: LCIPHHRGT	May 17 2022 00:28:00	Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
516731965	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 16 2022 20:39:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
516731966	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
516981942	EDI: LCIPHHRGT	May 17 2022 00:28:00	U.S. Bank National Association, Attn: Bankruptcy Department PO Box 24605, West Palm Beach, FL 33416-4605
516749723	+ Email/Text: RASEBN@raslg.com	May 16 2022 20:38:00	U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516981095	+ EDI: LCIPHHRGT	May 17 2022 00:28:00	U.S. Bank National Association, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
517014647	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 16 2022 20:39:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519447499	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

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		May 16 2022 20:39:00	U.S. BankNational Association, et. al, C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT. 84165-0250
519447500	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 16 2022 20:39:00	U.S. BankNational Association, et. al, C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT. 84165, U.S. BankNational Association, et. al, C/O SELECT PORTFOLIO SERVICING 84165-0250
516852022	+ EDI: AIS.COM		
		May 17 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516731968	+ EDI: VERIZONCOMB.COM		
		May 17 2022 00:28:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516826618	EDI: WFFC.COM		
		May 17 2022 00:28:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516731969	+ EDI: WFFC.COM		
		May 17 2022 00:28:00	Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569
516731970	EDI: WFFC.COM		
		May 17 2022 00:28:00	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e- Pob 10335, Des Moines, IA 50306
516845364	+ EDI: WFFC.COM		
		May 17 2022 00:28:00	Wells Fargo USA Holdings, Inc, c/o Wells Fargo Bank, N.A., as servicer, Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-1663

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank National Association, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

Denise E. Carlon
on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders

District/off: 0312-3

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of the CIM Trust 2021-R1, Mortgage-Backed Notes, Series 2021-R1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin M. Buttery

on behalf of Creditor U.S. Bank National Association kbuttery@moodklaw.com

Lee Martin Perlman

on behalf of Debtor Victoria A. Mowery ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Miriam Rosenblatt

on behalf of Creditor US Bank National Association miriam.rosenblatt@mhllp.com

Miriam Rosenblatt

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION miriam.rosenblatt@mhllp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8